

DECLARATION AND POWER OF ATTORNEY

I, Richard Marc Libman, being the named inventor for the invention described hereinbelow, hereby declare as follows:

1. My residential address and citizenship are stated below next to my name.

2. I believe that I am the original and sole inventor of the subject invention which is claimed in the patent application entitled "METHOD AND APPARATUS FOR PREPARING CLIENT COMMUNICATIONS INVOLVING FINANCIAL PRODUCTS AND SERVICES," the specification of which is attached to this Declaration.

3. I have reviewed and understand the contents of the patent application identified in Para. 2 above, including the specification and claims.

4. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37 of the Code of Federal Regulations, Section 1.56(a).

5. I hereby declare that all statements made herein of my own knowledge is true and that all statements made on information and belief is believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

7. I hereby appoint Stephen T. Sullivan (Reg. No. 32,444) as my attorney, with full power of substitution and revocation, to prosecute this application and to transact all business in the U.S. Patent & Trademark Office pertaining to the application.

Please address all correspondence to:

LAW OFFICES OF  
STEPHEN T. SULLIVAN, P.C.  
5060 North 40th Street  
Suite 120  
Phoenix, Arizona 85018

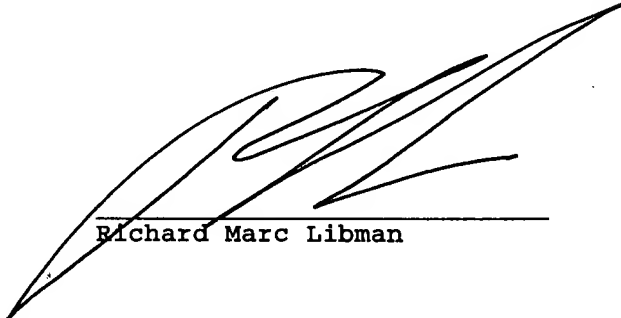
Tel. (602) 956-6161  
Fax: (602) 956-6262

8. I request that Letters Patent be granted to me for the invention described and claimed in the patent application identified above.

RESIDENTIAL AND POST OFFICE ADDRESS

Richard Marc Libman  
928 20th Street  
Unit #6  
Santa Monica, CA 90403

Date: April 10, 1997



Richard Marc Libman



Express Mail Label No. EH66366733545  
Date of Deposit 4/15/97 I hereby certify that  
this paper or fee is being deposited with the U.S. Postal  
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under 37 CFR 1.10 on the date indicated above and is  
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Washington, D.C. 20231

John G. Lufkin



Applicants: Richard Marc Libman  
Serial No.: Unassigned  
Filed: April 10, 1997  
For: "METHOD AND APPARATUS FOR PREPARING CLIENT COMMUNICATIONS INVOLVING FINANCIAL PRODUCTS AND SERVICES"

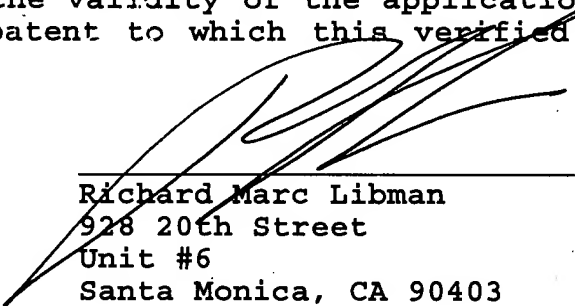
**VERIFIED STATEMENT CLAIMING SMALL ENTITY STATUS  
(INDEPENDENT INVENTOR)**

I, Richard Marc Libman, the named inventor for the referenced patent application and the owner of the entire right, title and interest in the application by assignment, hereby declare under 37 C.F.R. § 1.27(b) that I qualify as an independent inventor as defined in 37 C.F.R. § 1.9(c) for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, to the U.S. Patent and Trademark Office with regard to the invention entitled: "METHOD AND APPARATUS FOR PREPARING CLIENT COMMUNICATIONS INVOLVING FINANCIAL PRODUCTS AND SERVICES."

I have not assigned, granted, conveyed or licensed, and I am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 C.F.R. § 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 C.F.R. § 1.9(d), or to a nonprofit organization under 37 C.F.R. § 1.9(e).

I acknowledge the duty to file, in connection with this application or patent, notification of any change in status resulting in the loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 C.F.R. § 1.28(b).)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statement may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

  
Richard Marc Libman  
928 20th Street  
Unit #6  
Santa Monica, CA 90403

Date: April 10, 1997

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